

Table I. B. 3. b. (1). (a) (1996) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86. 9%	83. 8%	81. 5%	84. 1%	87. 4%	88. 9%	83. 0%	88. 0%
Industry group								
Agric., fish., forest.	88. 9%	85. 3%	78. 6%	90. 5%	76. 4%	96. 1%	83. 6%	93. 0%
Mining	91. 1%	59. 3%	95. 9%	66. 5%	94. 1%	96. 8%	71. 0%	93. 8%
Construction	83. 2%	81. 2%	80. 4%	78. 7%	85. 6%	92. 8%	80. 0%	86. 8%
Manufacturing	89. 0%	87. 1%	84. 8%	85. 3%	89. 6%	89. 9%	85. 5%	89. 5%
Transp., comm., util.	90. 5%	84. 0%	87. 1%	88. 7%	90. 6%	91. 4%	86. 1%	91. 2%
Wholesale trade	90. 5%	89. 9%	80. 6%	87. 7%	90. 8%	94. 1%	86. 6%	91. 9%
Retail trade	82. 9%	83. 3%	78. 8%	78. 0%	80. 6%	85. 4%	80. 1%	83. 7%
Fin., ins., real est.	89. 0%	81. 9%	86. 4%	86. 6%	90. 9%	90. 0%	84. 6%	89. 9%
Services	84. 9%	83. 3%	79. 8%	84. 9%	85. 4%	86. 3%	82. 6%	85. 8%
Unknown	95. 3%	94. 3%	100. 0%	0. 0%	0. 0%	0. 0%	95. 3%	0. 0%
Ownership								
For profit, incorporated	87. 0%	84. 0%	81. 3%	84. 3%	87. 1%	89. 1%	83. 1%	88. 1%
For profit, unincorporated	87. 0%	82. 8%	83. 1%	88. 3%	87. 3%	91. 6%	83. 6%	89. 2%
Nonprofit	85. 5%	80. 8%	82. 0%	80. 3%	88. 2%	86. 2%	80. 6%	86. 4%
Unknown	89. 3%	93. 3%	79. 8%	86. 5%	89. 8%	89. 2%	88. 8%	89. 3%
Age of firm								
Less than 5 years	81. 7%	85. 5%	75. 7%	83. 5%	86. 8%	69. 6%	82. 0%	81. 2%
5-9 years	83. 3%	81. 6%	83. 5%	81. 8%	89. 4%	78. 1%	82. 5%	84. 4%
10-19 years	84. 3%	85. 0%	80. 5%	83. 8%	85. 2%	87. 7%	83. 0%	85. 6%
20 or more years	84. 9%	82. 7%	82. 0%	83. 2%	85. 4%	86. 5%	82. 9%	85. 6%
Unknown	90. 6%	88. 8%	94. 6%	90. 8%	90. 9%	90. 5%	90. 8%	90. 6%
Multi/single status								
2 or more locations	89. 4%	87. 4%	91. 9%	88. 8%	89. 4%	89. 4%	90. 7%	89. 3%
1 location only	82. 0%	83. 7%	80. 3%	82. 1%	84. 0%	70. 5%	82. 2%	81. 9%
Percent full-time employees								
Less than 25%	84. 7%	88. 8%	82. 9%	86. 2%	77. 6%	86. 7%	88. 2%	83. 8%
25-49%	81. 8%	84. 1%	87. 3%	74. 6%	83. 9%	82. 6%	80. 4%	82. 2%
50-74%	83. 3%	82. 3%	77. 3%	78. 5%	86. 2%	84. 5%	79. 5%	84. 5%
75% or more	87. 4%	84. 0%	81. 6%	84. 9%	87. 7%	89. 4%	83. 4%	88. 5%
Union presence								
No union employees	85. 4%	82. 9%	80. 2%	83. 3%	87. 7%	87. 5%	82. 2%	86. 9%
Has union employees	88. 5%	90. 7%	87. 4%	86. 1%	89. 3%	88. 4%	88. 4%	88. 5%
Unknown	89. 6%	90. 3%	90. 4%	90. 3%	84. 0%	90. 3%	89. 2%	89. 6%
Percent low wage employees								
50% or more low wage	78. 7%	84. 1%	71. 9%	74. 5%	80. 4%	80. 0%	78. 2%	78. 8%
Less than 50% low wage	86. 3%	83. 2%	81. 7%	84. 3%	88. 9%	87. 9%	83. 0%	87. 8%
Unknown	89. 5%	90. 9%	85. 2%	89. 6%	85. 6%	90. 3%	87. 6%	89. 6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I. B. 3. b. (1). (a) (1996) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 37%	0. 75%	1. 07%	0. 78%	0. 61%	0. 71%	0. 62%	0. 46%
Industry group								
Agric., fish., forest.	2. 71%	3. 45%	4. 24%	5. 11%	12. 47%	11. 76%	2. 26%	5. 57%
Mining	1. 84%	12. 86%	17. 94%	16. 42%	10. 46%	1. 78%	8. 20%	2. 08%
Construction	1. 45%	2. 26%	3. 11%	2. 47%	2. 82%	3. 18%	1. 55%	2. 19%
Manufacturing	0. 87%	2. 25%	0. 96%	1. 49%	1. 33%	1. 10%	1. 05%	1. 01%
Transp., comm., util.	1. 89%	3. 57%	4. 51%	1. 85%	2. 57%	3. 46%	1. 89%	2. 22%
Wholesale trade	0. 50%	1. 16%	2. 75%	2. 17%	1. 74%	1. 29%	1. 21%	0. 82%
Retail trade	1. 20%	1. 36%	1. 83%	1. 59%	1. 93%	1. 61%	1. 48%	1. 35%
Fin., ins., real est.	1. 23%	3. 67%	2. 08%	1. 97%	1. 58%	2. 06%	2. 49%	1. 24%
Services	0. 88%	1. 18%	1. 98%	1. 16%	1. 14%	2. 05%	0. 90%	1. 20%
Unknown	15. 05%	14. 93%	29. 81%	0. 00%	0. 00%	0. 00%	15. 05%	0. 00%
Ownership								
For profit, incorporated	0. 34%	1. 06%	1. 22%	0. 86%	0. 78%	0. 55%	0. 71%	0. 46%
For profit, unincorporated	0. 61%	1. 23%	2. 18%	1. 07%	1. 52%	2. 52%	0. 84%	0. 97%
Nonprofit	1. 54%	3. 25%	3. 46%	1. 70%	1. 71%	3. 78%	1. 90%	1. 93%
Unknown	2. 51%	3. 21%	9. 82%	3. 43%	3. 28%	3. 34%	2. 51%	2. 92%
Age of firm								
Less than 5 years	1. 62%	1. 39%	3. 51%	3. 20%	4. 19%	5. 24%	1. 85%	2. 84%
5-9 years	1. 14%	1. 80%	1. 28%	2. 79%	2. 42%	4. 73%	0. 71%	2. 24%
10-19 years	0. 75%	1. 05%	1. 67%	0. 91%	1. 92%	3. 76%	0. 94%	1. 19%
20 or more years	0. 86%	1. 24%	1. 33%	1. 14%	1. 18%	1. 77%	0. 85%	1. 06%
Unknown	0. 78%	4. 94%	1. 32%	1. 44%	0. 97%	1. 06%	1. 83%	0. 81%
Multi/single status								
2 or more locations	0. 38%	4. 46%	1. 21%	1. 49%	0. 59%	0. 63%	0. 66%	0. 40%
1 location only	0. 85%	0. 72%	1. 12%	1. 12%	1. 35%	8. 40%	0. 67%	1. 36%
Percent full-time employees								
Less than 25%	3. 23%	10. 03%	2. 83%	1. 80%	4. 85%	5. 88%	1. 73%	3. 86%
25-49%	2. 13%	3. 34%	2. 58%	2. 41%	5. 56%	3. 44%	1. 89%	2. 56%
50-74%	1. 19%	1. 95%	1. 95%	2. 14%	1. 96%	1. 54%	1. 00%	1. 35%
75% or more	0. 39%	0. 74%	1. 10%	0. 72%	0. 72%	0. 72%	0. 65%	0. 50%
Union presence								
No union employees	0. 50%	0. 97%	1. 05%	0. 59%	0. 81%	0. 61%	0. 65%	0. 47%
Has union employees	1. 28%	1. 48%	4. 97%	2. 87%	0. 70%	2. 00%	1. 34%	1. 35%
Unknown	0. 91%	1. 92%	1. 85%	2. 19%	2. 41%	1. 04%	1. 02%	0. 96%
Percent low wage employees								
50% or more low wage	1. 36%	3. 09%	2. 04%	2. 26%	1. 93%	2. 90%	1. 89%	1. 57%
Less than 50% low wage	0. 65%	0. 86%	1. 31%	0. 76%	0. 75%	1. 37%	0. 76%	0. 82%
Unknown	0. 69%	1. 34%	4. 00%	1. 99%	1. 88%	0. 83%	1. 60%	0. 71%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).